

List of claims (replacing all prior versions):

1. (Currently Amended) A method comprising:

maintaining, on computer systems by a group of financial institutions that are associated with a credit-only transaction system, computer-implemented financial accounts on behalf of account holders of the financial institutions, each of the financial institutions being a trusted party with respect to account information of the financial accounts of its own account holders, each of the financial accounts having account identifiers including a credit-only account identifier that is unique across the group of financial institutions, the relationship between the credit-only account identifier and other account identifiers for a given financial account being accessible only to or by permission of the financial institution that maintains the financial account, and

enabling, through the computer systems, a third party to initiate a credit-only transaction directed to one of the financial accounts maintained on behalf of one of the account holders, by presenting the credit-only ~~unique~~ account identifier of that account at any of the financial institutions in the group,

enabling the financial institution to which the credit-only account identifier is presented, without requiring more information than the credit-only account identifier, to obtain ~~from~~ a corresponding unprotected reference to the financial institution that maintains the related financial account and to route the credit-only transaction towards the financial institution that maintains the related financial account for processing as a credit-only transaction, the credit-only identifier enabling value to be added to the related financial account but not enabling value to be subtracted from the account[[]], the financial institution to which the credit-only account identifier is presented by the third party being not necessarily a trusted party with respect to the account information of the account holder, the financial institution that maintains the related financial account being a trusted party with respect to the account information to protect the financial account of the account holder.

2. (Previously Presented) The method of claim 1 also including making the credit-only account identifier publicly accessible.

3. (Previously Presented) The method of claim 1 in which the financial institutions comprise banking institutions.
4. (Previously Presented) The method of claim 1 in which the account holders comprise enterprises.
5. (Currently Amended) The method of claim 1 in which the third party comprises a purchaser of goods or services and the ~~credit transaction~~ credit-only transaction effects payment for the goods or services.
6. (Original) The method of claim 1 in which the third party comprises a payment processing service.
7. (Previously Presented) The method of claim 1 in which the credit-only account identifier comprises a string of characters.
8. (Previously Presented) The method of claim 1 in which at least one of the identifiers other than the credit-only account identifier is associated uniquely with the account.
9. (Canceled)
10. (Previously Presented) The method of claim 1 in which the credit-only account identifier includes two or more credit-only account identifiers that are unique across the group of financial institutions.
11. (Previously Presented) The method of claim 1 in which at least one of the identifiers other than the credit-only account identifier comprises an account number.
12. (Previously Presented) The method of claim 1 in which the credit-only transaction is associated with a commercial transaction.
13. (Previously Presented) The method of claim 12 in which the credit-only account identifier is associated with an aspect of the commercial transaction.
14. (Original) The method of claim 13 in which the aspect of the commercial transaction comprises an identity of a commodity.

15. (Original) The method of claim 13 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

16. (Previously Presented) The method of claim 15 in which the credit-only account identifier is unique only with respect to the context in which the commercial transaction occurs.

17. (Original) The method of claim 15 in which the context of the commercial transaction comprises a physical location.

18. (Original) The method of claim 15 in which the context of the commercial transaction comprises an identity of a vendor of a commodity.

19. (Currently Amended) A method comprising:

receiving, through a computer system by a business service, for processing, a credit-only account identifier and a proposed credit-only transaction to be effected in a financial account of an account holder that is maintained in a financial institution and with which the credit-only account identifier is related, the relationship between the credit-only account identifier and other account identifiers for a given financial account being accessible only to or by permission of the financial institution that maintains the financial account,

determining by the business service, using the computer system, from all or a portion of the credit-only account identifier, and needing no more than the credit-only account identifier, that the credit-only account identifier relates to a credit-only transaction and is of a type that is recognized and accepted for effecting credit-only transactions by financial institutions belonging to [[the]] a group of financial institutions in financial accounts maintained by the financial institutions for their account holders, each of the financial institutions being a trusted party with respect to account information of the financial accounts of its own account holders,

obtaining, by the business service, without requiring more information than the credit-only account identifier, a corresponding unprotected reference to the financial institution that maintains the related financial account, and

routing the credit-only transaction towards [[the]] a financial institution ~~that maintains the related financial account~~ for processing as a credit-only transaction, the credit-only identifier

enabling value to be added to the related financial account but not enabling value to be subtracted from the account, the financial institution toward which the credit-only transaction is routed by the business service being not necessarily a trusted party with respect to the account information of the account holder, the financial institution that maintains the related financial account being a trusted party with respect to the account information to protect the financial [[a]] account of the account holder.

20. (Previously Presented) The method of claim 1 also including:

providing public access electronically to the third party to obtain the corresponding unprotected reference to the financial institution that maintains the financial account.

21. (Currently Amended) A method comprising:

maintaining, by [[the]] a financial institution by a computer system, a financial account for an account holder,

receiving, by a financial institution at a computer system, for processing, a credit-only account identifier and a proposed credit-only transaction to be effected in a financial account of an account holder that is maintained in a financial institution and with which the credit-only account identifier is related,

the relationship between the credit-only account identifier and other account identifiers for the financial account being accessible only to or by permission of the receiving financial institution,

the receiving financial institution being one of a group of financial institutions that are associated with a credit-only transaction system,

the group of financial institutions ~~that are~~ maintaining computer-implemented financial accounts on behalf of account holders of the financial institutions, each of the financial institutions being a trusted party with respect to account information of the financial accounts [[for]] of its own account identifiers holders.

the relationship between the credit-only account identifier and other account identifiers for
[[of]] a given financial account being accessible only to or by permission of the financial institution
that maintains the financial account,

the credit-only account identifier alone being sufficient to have enabled the credit-only
transaction to be routed through a third party that is not necessarily a trusted party with respect to the
account information of the account holder, to the receiving financial institution that maintains the
related financial account, for processing as a credit-only transaction,

the credit-only account identifier enabling value to be added to the related financial account
but not enabling value to be subtracted from the account, the receiving financial institution being a
trusted party with respect to the account information to protect the financial account of the account
holder.

22. (Currently Amended) The method of claim 21 in which the credit-only account identifier indicates that it is sufficient to enable the credit-only transaction.
23. (Canceled)
24. (Canceled)
25. (Original) The method of claim 21 in which the account holder comprises a merchant.
26. (Previously Presented) The method of claim 25 in which the proposed credit-only transaction is accepted by the merchant.
27. (Previously Presented) The method of claim 21 in which the credit-only transaction effects payment for goods or services.
28. (Previously Presented) The method of claim 21 in which the credit-only account identifier comprises a string of characters.
29. (Previously Presented) The method of claim 21 in which the credit-only transaction is associated with a commercial transaction.

30. (Previously Presented) The method of claim 29 in which the credit-only transaction is associated with an aspect of the commercial transaction.

31. (Original) The method of claim 30 in which the aspect of the commercial transaction comprises an identity of a commodity.

32. (Original) The method of claim 30 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

33. (Previously Presented) The method of claim 32 in which the credit-only account identifier is unique only with respect to the context in which the commercial transaction occurs.

34. (Previously Presented) The method of claim 32 in which the context of the commercial transaction comprises a physical location at which goods or services are offered for sale.

35. (Original) The method of claim 32 in which the context of the commercial transaction comprises an identity of a vendor of goods or services.

36-139. (Canceled)

140. (Currently Amended) The method of claim 1, 19, or 21 also including:

distributing, on printed or other optical or other human or computer-readable media, unprotected associations between the unique credit-only account identifiers of the financial accounts maintained at financial institutions and information that ~~enable~~ enables business services to safely and without data protection, forward credit-only transactions toward the financial institutions that maintain the financial accounts related to respective unique credit-only account identifiers.

141. (Currently Amended) The method of claim 1, ~~[[9]]~~ 19, or 21 in which the group of financial institutions that are associated with the credit-only transaction system includes any business service that recognizes the credit-only account identifiers.

142. (Previously Presented) The method of claim 19 or 21 in which the financial institutions comprise banking institutions.

143. (Previously Presented) The method of claim 19 or 21 in which the account holders comprise enterprises.

144. (Previously Presented) The method of claim 19 in which the business service comprises a payment processing service.
145. (Previously Presented) The method of claim 19 or 21 in which the credit-only account identifier comprises a string of characters.
146. (Previously Presented) The method of claim 19 or 21 in which at least one of the identifiers other than the credit-only account identifier is associated uniquely with the account.
147. (Currently Amended) The method of claim 19 or 21 in which there is more than one credit-only account identifier, and two or more of the credit-only account identifiers refer to a single credit-only account, each of the credit-only account ~~identifier~~ identifiers being unique across the group of financial institutions.
148. (Previously Presented) The method of claim 19 or 21 in which at least one of the identifiers other than the credit-only account identifier comprises an account number.
149. (Currently Amended) The method of claim 19 or 21 in which the credit-only transaction is associated with a commercial transaction.
150. (Currently Amended) The method of claim 19 or 21 in which the credit-only account identifier is associated with an aspect of the commercial transaction.
151. (Previously Presented) The method of claim 19 or 21 in which the aspect of the commercial transaction comprises an identity of a commodity.
152. (Previously Presented) The method of claim 151 in which the aspect of the commercial transaction comprises a context of the commercial transaction.
153. (Previously Presented) The method of claim 19 or 21 in which the credit-only account identifier is unique only with respect to the context in which the commercial transaction occurs.
154. (Previously Presented) The method of claim 153 in which the context of the commercial transaction comprises a physical location.
155. (Previously Presented) The method of claim 153 in which the context of the commercial transaction comprises an identity of a vendor of a commodity.

156. (Currently Amended) The method of claim 19 or 21 in which the credit-only account identifier indicates that it is sufficient to enable the credit-only transaction.

157. (Previously Presented) The method of claim 19 or 21 in which the account holder comprises a merchant.

158. (Previously Presented) The method of claim 157 in which the credit-only transaction is accepted by the merchant.

159. (Previously Presented) The method of claim 19 or 21 in which the business service is provided by a financial institution.